



6333 Whitesville Road
Columbus, Georgia 31904

In this agreement the words you, your mean any person signing this Agreement. If more than one person signs, each will be individually and jointly responsible for repaying the loan in full. The terms on the following pages are part of the entire agreement. Items preceded by a box "I" are applicable only if checked.

Borrower Name(s) and Address
PEDRO J BURGOS

7440 MCKEE RD
UPatoi, GA 31829

Member Number

17325-61

Effective Date

09/01/09

Note Number

16185

Maturity Date

09/15/14

TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALES PRICE
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all payments as scheduled.	The total cost of your purchase on credit including your down payment of
6.500 %	\$ 2,911.04 e	\$ 16,457.75	\$ 19,368.79 e	\$

PAYMENT SCHEDULE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
59	322.82 e	BEGINNING 10/15/09,
1	322.41 e	LAST PAYMENT 09/15/14

THE ANNUAL PERCENTAGE RATE:

XXIS A FIXED RATE. THIS IS THE YEARLY INTEREST RATE YOU WILL PAY FOR THE LIFE OF YOUR LOAN.

IS A VARIABLE RATE. The Annual Percentage Rate may change (increase or decrease) during the term of this loan based on changes in an interest rate index which will be called the "index".

The index is

The rate will not be changed by more than _____ percentage points on any change date. The change date is _____.

The interest rate will not increase above _____ % or decrease below _____ %. Any increase will take the form of

EXAMPLE:

PREPAYMENT: If you payoff early, you will not have to pay a penalty.

FILING FEES \$

REQUIRED DEPOSIT: The Annual Percentage Rate does not take into account your required deposit, if any.

LATE CHARGE: After 15 days, you will be charged a late fee of \$29.00.

PROPERTY INSURANCE: You may obtain property insurance from anyone you want that is acceptable to the Credit Union.

SECURITY: You are giving a security interest in your shares and/or funds in the Credit Union and the following:

XXThe goods or property being purchased ☒ Collateral securing other loans with us will also secure this loan.

I Other (describe)

"e" means an estimate

See your contract documents for any additional information about non-payment, default, and any required re-payment in full before the scheduled date.

SECURITY You grant the Credit Union a security interest in your share, share draft and other accounts in the Credit Union (other than those accounts that would lose special tax treatment under the Internal Revenue Code if this Security Agreement applied to them) and the property described below:

YEAR	MAKE	MODEL	IDENTIFICATION NUMBER	TYPE
2008	CHEVROLET	MALIBU	1G1ZH57B48F197812	

OTHER

You Pledge Shares and/or Funds of \$

In Account No.(s)

PROMISE TO PAY

You promise to pay \$ 16,457.75 plus interest on the unpaid balance at the initial interest rate of 6.500% per year until the loan is repaid according to the payment schedule above. If your loan has a variable interest rate, the interest rate is tied to the movement of the Index shown in the disclosure above. If shares and/or funds are pledged as security for this loan, you are pledging shares or funds in the account(s) described above. You understand that you must keep these shares or funds equal to your loan balance on deposit with the Credit Union until you repay your entire loan. You are not giving a security interest in any account which if pledged, would result in the loss of special tax treatment under the Internal Revenue code.

SEE THE REVERSE SIDE AND PAGE 3 AND 4 FOR CONTINUATION OF YOUR CONTRACT TERMS

By signing below, you agree to make and be bound by this Note and Security Agreement including terms and conditions (pages 1, 2, 3, 4). You acknowledge your responsibility to insure that the Credit Union is named as first lienholder on any certificate of title, if applicable. You acknowledge that you have read this entire Agreement and have received a copy. The person or persons signing as "other owner of collateral" are giving the Credit Union a security interest in the collateral as consideration for the making of this loan. Such persons have no personal obligation to pay this loan.

NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. You acknowledge that you have read this entire Agreement and have received a copy.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER	DATE	OTHER OWNER OF COLLATERAL	DATE
X <i>[Signature]</i> (seal)	09/01/09	(seal)	09/01/09
CO-BORROWER	DATE	WITNESS	DATE
X <i>[Signature]</i> (seal)	09/01/09	X <i>[Signature]</i> (seal)	09/01/09

Signature of Guarantor(s): In consideration of the Credit Union's loan to the Debtor(s), you understand that, in the event of a default by the Debtor(s), we may seek immediate payment from you of any and all sums due without making any prior demand for payment upon the Debtor(s). You waive notice of acceptance of this guaranty, of any extensions in time of payment, of sale or release of any collateral for this loan and of all other notices of which you would otherwise be entitled to receive by law.

Co-Signer/Guarantor	DATE	Notary/Witness	DATE
(seal)		(seal)	
Co-Signer/Guarantor	DATE	Notary/Witness	DATE
(seal)		(seal)	

Exh. "A"

Borrower: PEDRO J BURGOS

Date:

LOAN AGREEMENT

PROMISE TO PAY: You promise to pay to the Credit Union, or its order, the amount financed plus interest on the unpaid portion of the amount financed, computed at the Annual Percentage Rate shown on page 1. You will make payments according to the payment schedule as each is set forth in the disclosure on page 1 of this Agreement. Your payment amount includes interest computed and payable at the Annual Percentage Rate shown in the disclosure on the outstanding balance of the Amount Financed from the date the Finance Charge begins until repayment in full. The amount of your final payment (as well as the total Finance Charge and the total of Payments) will be somewhat more or less than the amounts disclosed if payments are not received precisely on scheduled due dates. If your loan is a variable rate loan, the interest is tied to the movements of the index shown in the disclosure on page 1. Therefore, either the amount of your periodic payments or the number of such payments are subject to change, and your final payment, finance charge, and total of payments will be different than disclosed. When received, your payment will be applied in this order: the finance charge owing, and then to the unpaid principal balance. Unpaid interest will be paid by later payments and will not be added to your unpaid principal balance.

VARIABLE RATE: If your loan is a variable rate loan as indicated by the box "[]" denoted variable rate on page 1 being checked, you understand that your contract interest rate may change (increase or decrease) from time to time during the life of your loan based upon movements of the index shown in the disclosure. If the index ceases to be made available by the publisher, or by any successor to the publisher, the Credit Union will set the interest rate by using a comparable index. Any increase in the interest rate will not be more than the stated limit in the disclosure for any change date.

DEFAULT INTEREST RATE: If you are in default, your loan interest rate will increase to 18% ANNUAL PERCENTAGE RATE.

DEFAULT AND REPOSSESSION: You understand you will be in default (1) if you fail to make any payment on time for any reason whatsoever; (2) in the event of your death; (3) in the event of your insolvency or the filing of any requests for relief under the bankruptcy code by or against you; (4) if you are the subject of any legal process which seeks to attach your Credit Union account, any of your property or rights or any collateral which is security for this loan; (5) if you have given the Credit Union false or inaccurate information in obtaining a loan or any other Credit Union services; (6) if you do any act or fail to do any act which the Credit Union believes endangers the collateral, if any, or your ability to repay what you owe, including but not limited to, leaving your current employment; (7) if you break any promise you have made under this or any other agreement with the Credit Union. (8) if you use the Credit Union and that the failure to act on one default will not stop action on another. You further agree that the Credit Union does not have to provide you advance notice before taking action on any default, unless required to do so by applicable law. You will be in default if you fail to obtain or maintain the required property insurance, or if you fail to pay all taxes when due. This Agreement, the Uniform Commercial Code, and other applicable law, authorize the Credit Union to take various actions; and the Credit Union may rely on any or all of those sources.

The Credit Union may also file suit to recover the collateral and/or collect what you owe. If the Credit Union incurs any expenses in taking these actions, or in protecting its rights to the collateral, you agree to pay all costs of collection, including court cost and attorney fees of 15% of the unpaid debt, if any sums owing are collected by or through an attorney at law. *Collection costs for Alabama residents are all costs of collecting the amount owed under this Note including reasonable attorney's fees of fifteen percent (15%) of the unpaid debt if the amount financed hereunder exceeds \$300.00, and the debt is referred for collection to an attorney who is not our employee.* If you win in any action, suit, or proceeding brought by the Credit Union or in any action you bring against the Credit Union, you will be awarded reasonable attorney fees. If you successfully assert a partial defense or set off, recoupment or counterclaim, the court may withhold from the Credit Union the entire amount or such portion of the attorneys fees as the court considers equitable.

ENTIRE BALANCE DUE: If you default, all of your obligations under this contract will immediately be due without you receiving any advance notice. The undersigned individually and jointly waive presentment, demand, protest or notice of protest and any notice that the Credit Union is demanding payment in full of the entire outstanding balance under the contract because of default or for any other reason. If the Credit Union accepts any payment of your debt under this contract after having demanded payment on the entire unpaid balance due or after the Credit Union has sued you, this won't be considered a waiver or forgiveness of any default in payments or any other default on your part. The Credit Union will apply any such payments to your unpaid balance. The Credit Union can delay enforcing any of its rights without losing them.

ACCELERATION: If you are in default, after giving you any notice of the default and opportunity to cure the default required by applicable law, the Credit Union may call any amounts you owe immediately due and payable plus FINANCE CHARGES which shall continue to accrue until the entire balance owing is paid in full.

LATE CHARGES: If any payment is made late, you may be charged a late charge. You agree to pay the late charge if any is disclosed in the disclosure on page 1. In the event that applicable law is interpreted so that the interest or other charges collected in connection with this loan would exceed permitted limits, any such charges shall be reduced by the amount necessary to reduce the total charge to the permitted limit and sums already collected which exceeded permitted limits shall be credited to the principal amount of your loan or refunded at the discretion of the Credit Union.

CO-SIGNER OR GUARANTOR: If you are signing this Agreement as cosigner or guarantor, you waive your right to require the Credit Union to attempt collection of this account from the principle borrower first. You agree to be equally and severally responsible with the principle borrower for all obligations on this account. You understand that the Credit Union may elect to collect on this account from you first in the event of any default. You understand that all the terms of this Agreement apply to you as well as the principle borrower and you waive any requirement that you be notified of changes in the terms of this Agreement.

ADDITIONAL PROVISIONS: Each provision of this Agreement must be considered as part of the total agreement and cannot, in any way, be severed from it. However, you also agree that should any part of this Agreement be found invalid, it will in no way affect the remainder of this Agreement. The Credit Union's rights, powers and remedies under this Agreement shall be cumulative and in addition to all rights, powers and remedies provided by law. No failure or delay by the Credit Union in exercising any such rights, power or remedy shall be deemed a waiver thereof; any such waiver must be in writing signed by the Credit Union. You understand that the validity, construction and enforcement of this Agreement shall be governed by the laws of the State of Georgia.

You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes, said signatures to have the same force and effect as original signatures for all transactions, included in applications or agreements with us.

CREDIT INSURANCE: The premiums for your credit life and/or disability insurance are based on your outstanding loan balance and paid as a part of your periodic payment. If you are late in paying or fail to make a periodic payment, the Credit Union may pay advance funds on your behalf to pay such premiums and may impose additional finance charges on the amount advanced. If you elected voluntary Credit Insurance, you understand that insurance rates are not guaranteed, however you will be notified in advance if they are to be changed.

OTHER TERMS: We may delay taking any action to protect our rights as many times as we want and as long as we want without losing them. If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect. All of our rights shall inure to the benefit of our successors and assigns and all of your obligations shall bind your heirs or legal representatives.

TREATMENT OF PAYMENTS: Payments must be received at any branch by closing on a business day to be credited to your account as of that same day. If any payments made by you are less than the total payment due, the Credit Union may allocate such payment at its sole discretion.

NOTICE: You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Agreement, and you further understand that any changes in this address must be submitted to us in writing to be effective.

NEGATIVE INFORMATION NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may reflect in your credit report.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER

THE COLLATERAL DESCRIPTION ON PAGE 1 IS PART OF THIS AGREEMENT.
NOTICE: SIGN THIS AGREEMENT ON PAGE 1.

CEMOB 12/01

Revised City, GA 30269 - EFORM 12394-2 Rev. 12/08

Enb. "A"



Initial

Page 2

Georgia Certificate of Title

DISCLAIMER: DO NOT ACCEPT THIS TITLE WITHOUT THE SECURITY THREAD LOCATED APPROXIMATELY TWO INCHES FROM LEFT EDGE.

VEHICLE IDENTIFICATION NUMBER	MAKE	YEAR	TYPE OF BODY	MODEL	CYL	DATE ISSUED	
1G1ZH57B48F197812	CHEVROLET	2008	4 DOOR	MALIBU 1LT	4	09/22/2009	
DATE VEHICLE PUR	FUEL	NEW OR USED	ODOMETER*	PREVIOUS TITLE NBR/STATE OF ISSUE	NBR OF LIENS	COLOR	CURRENT TITLE NUMBER
08/29/2009	GASOLINE	USED	024024	38582481	/AL 1	WHI	772279092601004

OWNER

PEDRO JOSE BURGOS
7440 MCKEE RD
UPATOI GA 31829-1712

* ODOMETER READING IS ACTUAL MILEAGE OF THE VEHICLE UNLESS OTHERWISE INDICATED BELOW.

MAIL TO:

MEA FEDERAL CREDIT UNION
6333 WHITESVILLE RD
COLUMBUS GA 31904-3241

1ST LIEN OR SECURITY INTEREST

MEA FEDERAL CREDIT UNION
6333 WHITESVILLE RD
COLUMBUS GA 31904-3241

2ND LIEN OR SECURITY INTEREST

3RD LIEN OR SECURITY INTEREST

RELEASE OF LIEN OR SECURITY INTEREST

DATE OF RELEASE	SECURITY INTEREST HOLDER	AUTHORIZED AGENT
1ST LIEN _____	_____	BY _____
2ND LIEN _____	_____	BY _____
3RD LIEN _____	_____	BY _____



The Georgia Department of Revenue issued this title pursuant to the Motor Vehicle Certificate of Title Act and this title is subject to its provisions. The Department certifies that on application duly made, the person named herein is registered as the lawful owner of the vehicle described subject to any liens or security interests set forth and such liens or security interests as may subsequently be filed with the Commissioner.

024701616

27838862

STATE REVENUE COMMISSIONER

Exh. "A"

Period: 2011 December
 Region: Southeastern
 VIN: 1G1ZH57B48F197812 Decode
 Reference #:
 Year: 2008
 Make: CHEVROLET
 Series: Malibu-4 Cyl.
 Body: Sedan 4D LT
 Mileage: 57,500 Adjustment: \$0
 MSRP: \$20,305 Weight: 3,436

- ☐ Aluminum/Alloy Wheels
☐ Power Seat
☐ Power Sunroof

Guide Values

Print Reports

AutoCheck

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Loan	Clean Retail
Base:	\$9,100	\$10,275	\$11,225	\$10,125	\$14,050
Mileage Adjustment:	\$0	\$0	\$0	\$0	\$0
Options Adjustment:	\$0	\$0	\$0	\$0	\$0
Adjusted Value:	\$9,100	\$10,275	\$11,225	\$10,125	\$14,050

Auction Values

Date Range: 12/26/2011 - 1/1/2012

	Low Auction	Average Auction	High Auction
Adjusted Value*:	\$7,886	\$9,261	\$10,661

* The weekly auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

NADA Auction Values are weekly wholesale valuations that directly represent current auction market transactions through auction data

Exh. "A"